

All classes offered (at this time) by Mortgage Trainers of North America (formally Silver State Trainers)

CLASS	CEU'S
Commercial Lending The participants will learn the specifics about value and income performance required by lenders in this specialized area of the mortgage industry. Learn how to evaluate the credit of the borrower, and evaluate the value of the subject property. What documentation is required for the lender to determine the fundability of the loan.	4 CEU
Conventional vs. Government Loans A basics class to understand FNMA, FHMLC, FHA, and VA loan program guidelines. Also participants will learn the different types of lenders and sources of funds.	6 CEU
History of the Mortgage Industry Learn the mortgage industry history, where money comes from, how to interview and complete the loan application, review the credit report, review the appraisal and sales contract, and other lending aspects.	6 CEU
Interview and Application Participants will learn how to interview, not interrogate the client to achieve the most valuable information. Information that assist you in arriving at the best possible mortgage loan for their mortgage needs. Learn how best to gather and organize the file for processing.	4 CEU
Marketing for Loan Agents The participant will learn how to effectively hit their target markets, and set motivating goals. Learn to manage an effective follow up system, and develop business from many different sources. Review of the laws surrounding marketing verbiage.	3 CEU
Mortgage Lending Laws & Ethics This is a basic ethics and law class covering Federal lending laws, and Nevada state laws administered by the Mortgage Lending Industry. Sometimes you will find yourself making a decision that may not be illegal, but is it ethical? A discussion of what is ethical behavior.	3 CEU
Mortgage Loan Programs and Pricing The participant will be able to understand the basics of all the different types of loan programs available to their borrowers, as well as decipher the various wholesale rate sheets and rate hits. Program locator services and program source web sites are also part of the discussion.	3 CEU
Mortgage Workshop Participants will review borrower scenarios to determine the best loan program that fit's the borrower's needs. Learn to weed through the information to the information needed to make a loan decision.	5 CEU
Processing from the Loan Agent's Point of View Understanding the process of how to organize and prepare the mortgage file to submit to underwriting. How the loan agent can identify red flags, listen for possible issues, and document the file to overcome borrower issues.	3 CEU
Title, Escrow, and Mortgage Insurance Study the relationship between the loan transaction, title, and escrow. Learn basic information as it defines the workings of each step from ordering a preliminary title report to title insurance. Understand when is Mortgage Insurance needed, and how is it calculated.	3 CEU
Understanding and Analyzing the Appraisal Report Review the appraisal and determine if there are questions to be answered prior to submitting to underwriting. Look at more than the bottom line value and know comparables and adjustments within the lender guidelines.	3 CEU
Understanding and Analyzing the Credit Report Learn to read and analyze the credit report to determine the quality of the applicant's borrowing power. Also how lenders look at the credit report. Guest speaker.	4 CEU
Understanding Non-Prime Lending Increase your market opportunities by becoming knowledgeable in non-prime products. Learn how to use a non-prime underwriting credit matrix to determine borrower's credit grade. Understand the rationale fro non-prime lending, and the common types of non-prime loan products.	3 CEU



Mortgage Trainers of North America

(was known as Silver State Trainers)

The best way to improve your skills is to improve your knowledge.

KNOWLEDGE IS POWER.

MTna offering loan agents professional training to effectively enhance their skills.

Classes are being offered now for your convenience.

Contact Roger Rothberg
roger@silverstatetrainers.com
or Call
702-768 - 4415